

THE DANN LAW FIRM Co., LPA

LAW OFFICE

April 1, 2015

Seterus, Inc.
PO Box 2008
Grand Rapids, MI 49501-2008

**Sent via Certified Mail return receipt requested [7014 2870 0000 6446 4234]*

In the Matter of:

Borrower Name: Ann M. Svoboda
Property Address: 4853 W. 14th St.
Cleveland, OH 44109
Mortgage Number: 10152879

Re: Notice of Error under 12 C.F.R. § 1024.35(b)(9) for filing Complaint in violation of 12 C.F.R. § 1024.41(f)(2)

Dear Sir or Madam:

Please consider this letter to constitute a Notice of Error under 12 C.F.R. § 1024.35 of Regulation X of the Mortgage Servicing Act under the Real Estate Settlement Procedures Act (RESPA), which became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing.

Pursuant to 12 C.F.R. § 1024.35(d), you must provide written notice acknowledging receipt of this Notice within five (5) days thereof (excluding legal public holidays, Saturdays and Sundays). Pursuant to 12 C.F.R. § 1024.35(e)(3), you must advise us of your responses to this notice within thirty (30) days of receipt thereof (excluding legal public holidays, Saturdays and Sundays).

The written authority of the above-referenced borrower (the "Borrower") to our law firm for this correspondence is attached hereto and incorporated herein by this reference.

Pursuant to 12 C.F.R. § 1024.35(b), the term "error" includes any error relating to the servicing of the consumer's mortgage loan. Please note "servicing" is defined in 12 C.F.R. § 1024.2(b). Specifically, 12 C.F.R. § 1024.35(b)(9) provides that it is an error for a servicer to make the first filing required by applicable law for any judicial foreclosure process in violation of 12 C.F.R. § 1024.41(f).

P.O. Box 6031040
Cleveland, OH 44103
Telephone: (216)373-0539
Facsimile: (216)373-0536

THE DANN LAW FIRM 

April 6, 2015

Page 2: Notice of Error for Filing Foreclosure with Complete Loss Mitigation Application Pending Review (Svoboda)

In regards to the above-reference loan (the "Loan"), the Borrower submitted a facially complete loss mitigation application to Seterus by and through our office on or about January 26, 2015, via facsimile transmission. As such, Seterus was in possession of a facially complete loss mitigation application on or about January 26, 2015. Our office received correspondence from Seterus dated January 28, 2015, acknowledging receipt of the loss mitigation application (the "First Acknowledgment"). A copy of the Acknowledgment is enclosed for your reference and review. The Acknowledgment requested additional documentation and provided that the Borrower must submit such documentation on or before April 26, 2015. The additional documentation requested in the Acknowledgment pertained to non-retention options for which the Borrower did not want to be considered. As such, on or about February 26, 2015, the Borrower submitted an updated Uniform Borrower Assistance Form and a Letter of Explanation to Seterus stating that the Borrower only wanted to be considered for retention loss mitigation options. The Borrower received further correspondence, dated March 3, 2015, acknowledging receipt of this additional documentation and requesting additional information (the "Second Acknowledgment"). A copy of the Second Acknowledgment is enclosed for your reference and review. The Second Acknowledgment provided that the additional would need to be received by April 26, 2015. Regardless, the Borrower received correspondence, dated March 12, 2015, notifying the Borrower that the Borrower was approved for a trial payment plan (the "Approval Letter"). A copy of the Approval Letter is enclosed for your reference and review. The Approval Letter stated that the first payment under the trial payment plan was due on or before April 1, 2015. The Borrower made the first required payment, thereby accepting the trial payment plan.

Despite the fact that the Borrower had submitted a facially complete loss mitigation application which was pending review, and despite the fact that Seterus had offered the Borrower a trial payment plan, Seterus filed a *Complaint for Foreclosure and Declaratory Judgment* (the "Complaint") or caused the same to be filed, in the Cuyahoga County Court of Common Pleas on or about March 19, 2015. The filing of the Complaint initiated foreclosure proceedings in the case captioned or otherwise stylized as *Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America c/o Seterus, Inc. fka IBM Lender v. Ann M. Svoboda, et al.*, and assigned case number CV 15 842320.

1. Notice of Error under 12 C.F.R. § 1024.35(b)(9) for filing Complaint in violation of 12 C.F.R. § 1024.41(f)(2)

12 C.F.R. § 1024.41(f)(2) provides:

Application received before foreclosure referral. If a borrower submits a complete loss mitigation application during the pre-foreclosure review period set forth in paragraph (f)(1) of this section or before a servicer has made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process, a servicer shall not make the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process unless:

- (i) The servicer has sent the borrower a notice pursuant to paragraph (c)(1)(ii) of this section that the borrower is not eligible for any loss mitigation option and the appeal process in paragraph (h) of this



April 6, 2015

Page 3: Notice of Error for Filing Foreclosure with Complete Loss Mitigation Application Pending Review (Svoboda)

section is not applicable, the borrower has not requested an appeal within the applicable time period for requesting an appeal, or the borrower's appeal has been denied;

- (ii) The borrower rejects all loss mitigation options offered by the servicer; or[,]
- (iii) The borrower fails to perform under an agreement on a loss mitigation option.

Moreover, the official CFPB comments to 12 C.F.R. §1024.41 provide that:

Section 1024.41(c)(2)(iv) requires a servicer to treat a facially complete application as complete for the purposes of paragraphs (f)(2) and (g) until the borrower has been given a reasonable opportunity to complete the application. A reasonable opportunity requires the servicer to notify the borrower of what additional information or corrected documents are required, and to afford the borrower sufficient time to gather the information and documentation necessary to complete the application and submit it to the servicer. The amount of time that is sufficient for this purpose will depend on the facts and circumstances

The Borrower's application was required to be considered complete for the purposes of 12 C.F.R. § 1024.41(f) until the Borrower was afforded a reasonable time to supply the additional documentation requested in the First Acknowledgment and the Second Acknowledgment, respectively. Seterus determined that such a reasonable time would be until April 26, 2015. As such, Seterus was prohibited from filing for foreclosure until at least April 26, 2015. Moreover, it is clear that Seterus believed that the Borrower had submitted any and all documents required to constitute a complete loss mitigation application as they reviewed the Borrower for loss mitigation options and provided the Borrower with an offer of a trial payment plan. The Borrower has accepted the trial payment plan and has not failed to perform on such.

Based upon the foregoing, Seterus's filing of the Complaint was in clear violation of 12 C.F.R. § 1024.41(f) as the Borrower had submitted a facially complete loss mitigation application and as Seterus had offered a loss mitigation option that the Borrower had not rejected or upon with the Borrower had not failed to perform. Seterus's actions, as such, constitute a clear, separate, and distinct error pursuant to 12 C.F.R. § 1024.35(b)(9).

In total, we hereby allege that Seterus has committed no less than one (1) error in the servicing of the Borrower's mortgage loan.

Accordingly, we demand that you immediately file a dismissal of the pending foreclosure proceedings.

Please correct all of these errors and provide us with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable investigation and providing the borrower through our firm with a notification that includes a statement that the

THE DANN LAW FIRM



April 6, 2015

Page 4: Notice of Error for Filing Foreclosure with Complete Loss Mitigation Application Pending Review (Svoboda)

servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Sincerely,



Marc Dann

Enclosures

cc: ebohnert@reimerlaw.com
dhaessig@reimerlaw.com

In the Matter of:

Borrower(s): ANN M SIOBOODA

Property Address: 4853 W. 14TH STREET CLEVELAND, OH 44109

Mortgage Loan No.: 10152879

Re: Written Consent/Authorization for Requests for Information and Notices of Error

To whom it may concern:

I/We, the borrower(s), do hereby authorize and provide our written consent and authorization for

SETERUS, INC, the Servicer of the above-referenced loan, to fully cooperate with, comply with, and provide any and all information requested or demanded by and through any and all Requests for Information and/or Notices of Error pertaining to our loan, pursuant to the Real Estate Settlement and Procedures Act (Regulation X) and/or the Truth in Lending Act (Regulation Z) which may be sent by Attorneys Marc E. Dann, Grace M. Doberdruk, and Daniel M. Solar of The Dann Law Firm Co., LPA on our behalf. Said counsel represents us in any and all pending or contemplated legal matters concerning the above-referenced loan. Please respond to any and all such Requests and Notices at the following address:

The Dann Law Firm Co., LPA
P.O. Box 6031040
Cleveland, OH 44103

Signed: Ann M Sioboda

Date: 4/1/15

Print Name: ANN M SIOBOODA

Signed: _____

Date: _____

Print Name: _____

seterusTM
PO Box 2008; Grand Rapids, MI 49501-2008

***Important information
about your assistance
request. Read carefully!***

Loan number: 10152879, serviced by Seterus, Inc.

January 28, 2015

Dear SVOBODA, ANN M:

We are glad you asked us for assistance with your mortgage loan. We are ready to guide you through the process, and we congratulate you for taking the first critical step.

If you intend to keep the property, we require and will establish an escrow account for payment of taxes and insurance in connection with your request for a mortgage loan modification. If you do not already have an escrow account, continue to pay your taxing authority and/or insurance provider until you receive an escrow account analysis from Seterus. You will be required to maintain this escrow account even if the loan is not modified.

Contact us immediately if you or your property has been affected by a disaster, or if you are located in a federally declared disaster area. We cannot determine your eligibility for a loan modification or any other foreclosure-prevention assistance until we know the extent of the damage to the property and the hardship created by the disaster.

This notice identifies documents we have received from you. As we review your request, we may find that additional, supporting information is needed. If so, we will contact you. Please read this letter carefully so that you understand the evaluation process, and contact us if you have any questions.

At this time, your application is incomplete. This notice identifies documents we have received from you as of the date of this letter, and those we still need before we can start our decision-making process. **You must send the remaining required documents to be received by us by no later than April 26, 2015.** All documents you provide will be acknowledged within five business days of receipt. If any submitted document is incomplete, expired, or invalid, we will notify you.

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Page 1 of 4

Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

SVOBODA, ANN M
 January 28, 2015
 Loan number: 10152879

Documents we have received

Document Name	Expiration Date
Individual federal tax return	No Expiration
Letter describing your hardship	No Expiration
IRS Form 4506-T	May 26, 2015
Bank statements	April 26, 2015
Pay stubs	April 26, 2015
Uniform Borrower Assistance Form	April 26, 2015

Documents still needed

To evaluate your request, we need the following documents by no later than April 26, 2015. As you submit documentation to us, we will determine if other items are required to complete your application and will notify you accordingly.

Document Name/Description
<p>HUD-1 Settlement Statement</p> <p>Interior Broker Price Opinion (BPO). We may need to obtain an Interior Broker Price Opinion (BPO) or appraisal to evaluate your request. A local Realtor, acting on our behalf, will contact you or your authorized representative to arrange access to your property. This interior BPO must be completed prior to our review of any offer submitted.</p> <p>Listing agreement that includes the following: "Seller may cancel this agreement prior to the ending date of the listing period without advance notice to the broker, and without payment of a commission or any other consideration, if the property is conveyed to the mortgage insurer or the mortgage holder."</p> <p>Most recent, itemized homeowners association statement</p> <p>Multiple Listing Service (MLS) listing history for the collateral property</p> <p>Payoff letter(s) for other lien(s) on the property</p> <p>Recent sales contract</p> <p>Signed Third-Party Authorization form or General Authorization form to provide authorization for any party assisting with the transaction who are not listed on the loan.</p> <p>W-9 Request for Taxpayer Identification Number and Certification signed for current year by homeowners association (You may download the form from www.seterus.com.)</p>

SVOBODA, ANN M
January 28, 2015
Loan number: 10152879

How to deliver your documents to Seterus:

To send your documents to us at no charge, simply go to the shipping counter of the nearest FedEx Office® Print and Ship Center. Tell them you are "returning documents to Seterus." The agent will request your name, ZIP code, or phone number. For help finding the nearest FedEx Office Print and Ship Center, go to www.fedex.com/us/office and enter your ZIP code in the Find a Location box. **Note:** This option is available only for the return of these Important documents.

You also may submit your completed documentation in one of the following ways. Please make sure your loan number appears on all documents.

Upload: www.seterus.com/UploadMyDocs	Overnight: 4460 44th Street SE Suite D, Grand Rapids, MI 49512	Regular Mail: PO Box 2008; Grand Rapids, MI 49501- 2008	Fax: 866.578.5277 (send all documents together)
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After we receive all documents

We will conduct a thorough review of your information and make a decision as to whether or not we can offer you assistance. We will notify you of our decision with either a denial letter or a written offer within 30 days of our receipt of your completed application (including all required documents).

Finding the best solution for your situation also may require:

- Ordering a current property appraisal
- Ordering a broker price opinion (BPO). If needed, a local Realtor®, acting on our behalf, may contact you to schedule a time to enter the property to perform the evaluation.
- Obtaining approval from the owner of your loan or from private mortgage insurance companies with an interest in your mortgage
- Ordering a title search

You may continue to receive information from us regarding your delinquency, along with other offers to help you avoid foreclosure, while we are processing this request. These are not related to this review.

You should consider contacting the servicers of any other mortgage loans on this property to discuss options they may have available to help you avoid foreclosure.

Responding to our offer

If we offer assistance to you, you will be given at least 14 days to consider the offer and either accept or reject it. The expiration date will be stated in the offer.

Do not delay – if we don't receive all of your documents by April 26, 2015, we may close your request. Please contact us if you need any guidance on locating and submitting all required documents.

SVOBODA, ANN M
January 28, 2015
Loan number: 10152879

If you are participating in a formal mediation process, the deadline to provide a complete package for review as part of that mediation process may be different than the deadline provided in this letter. If you are going through such a mediation process, you may call us to discuss applicable deadlines.

Call 866.570.5277 if you have any questions. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

Sincerely,

Seterus, Inc.

IMPORTANT NOTE: The owner of your loan is Federal National Mortgage Association (FANNIE MAE), 3900 Wisconsin Avenue NW, Washington, DC 20016-2892, 800.732.6643. FANNIE MAE has contracted with us to service and respond to inquiries about your loan. Inquiries may be directed to Seterus, Inc., PO Box 2008; Grand Rapids, MI 49501-2008.

Enclosure(s): Documents Required for Mortgage Release or Short Sale

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seterusTM
PO Box 2008; Grand Rapids, MI 49501-2008

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SVOBODA, ANN M
c/o MARC DANN
4600 PROSPECT AVE
CLEVELAND, OH 44103

***Important information
about your assistance
request. Read carefully!***

Loan number: 10152879, serviced by Seterus, Inc.

March 3, 2015

Dear SVOBODA, ANN M:

We are glad you asked us for assistance with your mortgage loan. We are ready to guide you through the process, and we congratulate you for taking the first critical step.

If you intend to keep the property, we require and will establish an escrow account for payment of taxes and insurance in connection with your request for a mortgage loan modification. If you do not already have an escrow account, continue to pay your taxing authority and/or insurance provider until you receive an escrow account analysis from Seterus. You will be required to maintain this escrow account even if the loan is not modified.

Contact us immediately if you or your property has been affected by a disaster, or if you are located in a federally declared disaster area. We cannot determine your eligibility for a loan modification or any other foreclosure-prevention assistance until we know the extent of the damage to the property and the hardship created by the disaster.

This notice identifies documents we have received from you. As we review your request, we may find that additional, supporting information is needed. If so, we will contact you. Please read this letter carefully so that you understand the evaluation process, and contact us if you have any questions.

At this time, your application is incomplete. This notice identifies documents we have received from you as of the date of this letter, and those we still need before we can start our decision-making process. **You must send the remaining required documents to be received by us by no later than April 26, 2015.** All documents you provide will be acknowledged within five business days of receipt. If any submitted document is incomplete, expired, or invalid, we will notify you.

Seterus NMLS ID Number: 787641

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

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Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

SVOBODA, ANN M
 March 3, 2015
 Loan number: 10152879

How to deliver your documents to Seterus:

To send your documents to us at no charge, simply go to the shipping counter of the nearest FedEx Office® Print and Ship Center. Tell them you are "returning documents to Seterus." The agent will request your name, ZIP code, or phone number. For help finding the nearest FedEx Office Print and Ship Center, go to www.fedex.com/us/office and enter your ZIP code in the Find a Location box. **Note:** This option is available only for the return of these important documents.

You also may submit your completed documentation in one of the following ways. Please make sure your loan number appears on all documents.

Upload: www.seterus.com/UploadMyDocs	Overnight: 4460 44th Street SE Suite D, Grand Rapids, MI 49512	Regular Mail: PO Box 2008; Grand Rapids, MI 49501- 2008	Fax: 866.578.5277 (send all documents together)
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After we receive all documents

We will conduct a thorough review of your information and make a decision as to whether or not we can offer you assistance. We will notify you of our decision with either a denial letter or a written offer within 30 days of our receipt of your completed application (including all required documents).

Finding the best solution for your situation also may require:

- Ordering a current property appraisal
- Ordering a broker price opinion (BPO). If needed, a local Realtor®, acting on our behalf, may contact you to schedule a time to enter the property to perform the evaluation.
- Obtaining approval from the owner of your loan or from private mortgage insurance companies with an interest in your mortgage
- Ordering a title search

You may continue to receive information from us regarding your delinquency, along with other offers to help you avoid foreclosure, while we are processing this request. These are not related to this review.

You should consider contacting the servicers of any other mortgage loans on this property to discuss options they may have available to help you avoid foreclosure.

Responding to our offer

If we offer assistance to you, you will be given at least 14 days to consider the offer and either accept or reject it. The expiration date will be stated in the offer.

If your loan is delinquent, please be aware we are continuing our efforts to collect the amounts owed on your loan. Unless we have previously refused your payments, you should continue to make your regularly scheduled payments when they become due. You may receive collection letters or notices from us, our attorney, and possibly your state.

seterusTM

March 12, 2015

Physical Address
14523 SW Millikan Way, Suite 200, Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Payments
PO Box 11790; Newark, NJ 07101-4790

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

L796AA.1
SVOBODA, ANN M
c/o MARC DANN 4600 PROSPECT AVE
CLEVELAND, OH 44103

RE: Loan number: 10152879, serviced by Seterus, Inc.
Borrower name: SVOBODA, ANN M

Property: 4853 W 14TH ST
CLEVELAND, OH 44109-0000

Our records indicate that you or your firm represents the borrower(s) listed above.

Enclosed is information related to your client's loan. This letter and enclosures shall not be construed as a waiver of the loan owner's or Seterus, Inc.'s rights under the loan documents and any applicable laws.

If you or your firm no longer represents the borrower(s), please notify us at 866.570.5277 or PO Box 2008, Grand Rapids, MI 49501-2008.

In addition, the initial payment will need to be remitted as specified in the agreement. If we do not receive the initial payment by April 30, 2015, the agreement and funds may not be accepted. If the agreement is not accepted, it will be considered null and void, and we will be under no obligation to renew this offer.

All loan payments should be made payable to Seterus, Inc., and the loan number must be written on the payment.

If you have any questions, please contact us at 866.570.5277. For borrowers having difficulty making their payments, we have loan specialists available Monday-Thursday 5 a.m. to 9 p.m., Friday 5 a.m. to 6 p.m., and Saturday 9 a.m. to 12 p.m. (Pacific time). Saturday hours may vary.

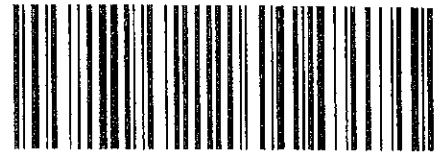
Sincerely,

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. NEW YORK CITY: 1411669, 1411665, 1411662. TENNESSEE: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Borrower name: SVOBODA, ANN M
March 12, 2015
Loan No.: 10152879

Seterus, Inc.

Enclosures



7014 2870 0000 6446 4234
7014 2870 0000 6446 4234

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[Customer Service ›](#)

Have questions? We're here to help.

Tracking Number: 70142870000064464234**Updated Delivery Day:** Saturday, April 11, 2015

Product & Tracking Information

Postal Product:**Extra Svc:**
Certified Mail™

Available Actions

[Text Updates](#)[Email Updates](#)[Return Receipt After Mailing](#)

DATE & TIME	STATUS OF ITEM	LOCATION
April 11, 2015 , 8:43 am	Delivered	GRAND RAPIDS, MI 49501
Your item was delivered at 8:43 am on April 11, 2015 in GRAND RAPIDS, MI 49501.		
April 11, 2015 , 8:42 am	Sorting Complete	GRAND RAPIDS, MI 49501
April 11, 2015 , 7:00 am	Arrived at Unit	GRAND RAPIDS, MI 49501
April 8, 2015 , 10:55 pm	Departed USPS Facility	CLEVELAND, OH 44101
April 8, 2015 , 9:01 pm	Arrived at USPS Facility	CLEVELAND, OH 44101

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